

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: RAPHAEL E. DELOACH,
DEBTOR(S)

CHAPTER 13 BANKRUPTCY
CASE NO. 21-50554-KMS

DAVID RAWLINGS, TRUSTEE

TRUSTEE'S MOTION TO DETERMINE FINAL CURE

COMES NOW, the Trustee, David Rawlings, by and through his attorney, and files this Motion to Determine Final Cure of Carrington/BankUnited NA (BU), and says:

1. That the Trustee has paid the pre-petition arrearage of \$1,310.64, pursuant to BU's Claim. Future mortgage payments were to be in the Plan, and the Trustee has paid the future mortgage payments from 06-2021 through 06-2025. Numerous Notices of Mortgage Payment Change were filed, with the monthly mortgage payments being adjusted as requested. There was a Notice of Post Petition Fees filed and paid by the Trustee.

2. That BU's 07-02-2025 Response (Dkt#82) to the Trustee's Notice of Final Cure states that the full amount required to cure the pre-petition default has been paid in full and that the loan is due for the 06-2025 monthly payment, which the Trustee has paid.

WHEREFORE, PREMISES CONSIDERED, the Trustee files this Motion to Determine Final Cure to confirm the post petition mortgage payments have been paid through 06-2025 and that the loan is due, contractually, for the 07-2025 monthly payment (not including any subsequent payments made by the Debtor) and prays for such other relief, either general or specific, as to

which this Court may deem meet and proper.

Respectfully submitted,

DAVID RAWLINGS, TRUSTEE

BY: /s/Samuel J. Duncan
Samuel J. Duncan,
His Attorney

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CERTIFICATE OF SERVICE

I, the undersigned, do hereby certify that I have on this day forwarded a true and correct copy of the foregoing Motion, via the Court's ecf filing system, to: the US Trustee, 501 East Court Street, Suite 6-430, Jackson, Mississippi 39201; TC Rollins Jr; and Eric Miller.

So certified on this the 3rd day of July, 2025.

/s/Samuel J. Duncan
Samuel J. Duncan